

Judith Hibbard's presentation  
"Consumer Willingness to Make  
Trade-Offs to Obtain Higher  
Performing Health Plans"  
presented at the March 2000  
"Quality from the Consumer  
Perspective" conference  
sponsored by AHRQ and HCFA,  
suggests that consumers  
responded more effectively to  
messages that were framed  
in a negative way versus in a  
positive way.

# Consumer Willingness to Make Trade-Offs to Obtain Higher Performing Health Plans

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sponsored by AHRQ and HCFA.**

# Research Questions

- **Does a decision frame that emphasizes a potential risk or loss have a greater impact on consumers' comprehension, valuing, and use of comparative information in decisions, over a decision frame that emphasizes a potential gain?**
- **Is the effect of risk avoidance framing dependent on the inclusion of elaboration messages that provide a rationale for use and directions on how to use the information?**

# Random Assignment into One of Four Conditions

	<b>Risk Avoidance Message</b>	<b>Gain Maximizing Message</b>
<b>Elaborated</b>	<p><b>Compare your health plan choices</b></p> <p><b>You could be at risk for lower quality care</b></p> <p><b>Use this guide to choose a health plan where people had fewer problems</b></p>	<p><b>Compare your health plan choices</b></p> <p><b>You can get high quality!</b></p> <p><b>Use this guide to choose a health plan with high quality care and services</b></p>
<b>Unelaborated</b>	<p><b>Protect Yourself!</b></p> <p><b>You could be at risk for lower quality care from your health plan</b></p>	<p><b>Get the best!</b></p> <p><b>Health plan quality from the consumer's point of view</b></p>

## **Predictor Variables**

Education

Income

Health Plan Rating

**Framing**

**Elaboration**


## Models

## **Outcomes**

Comprehension

Importance

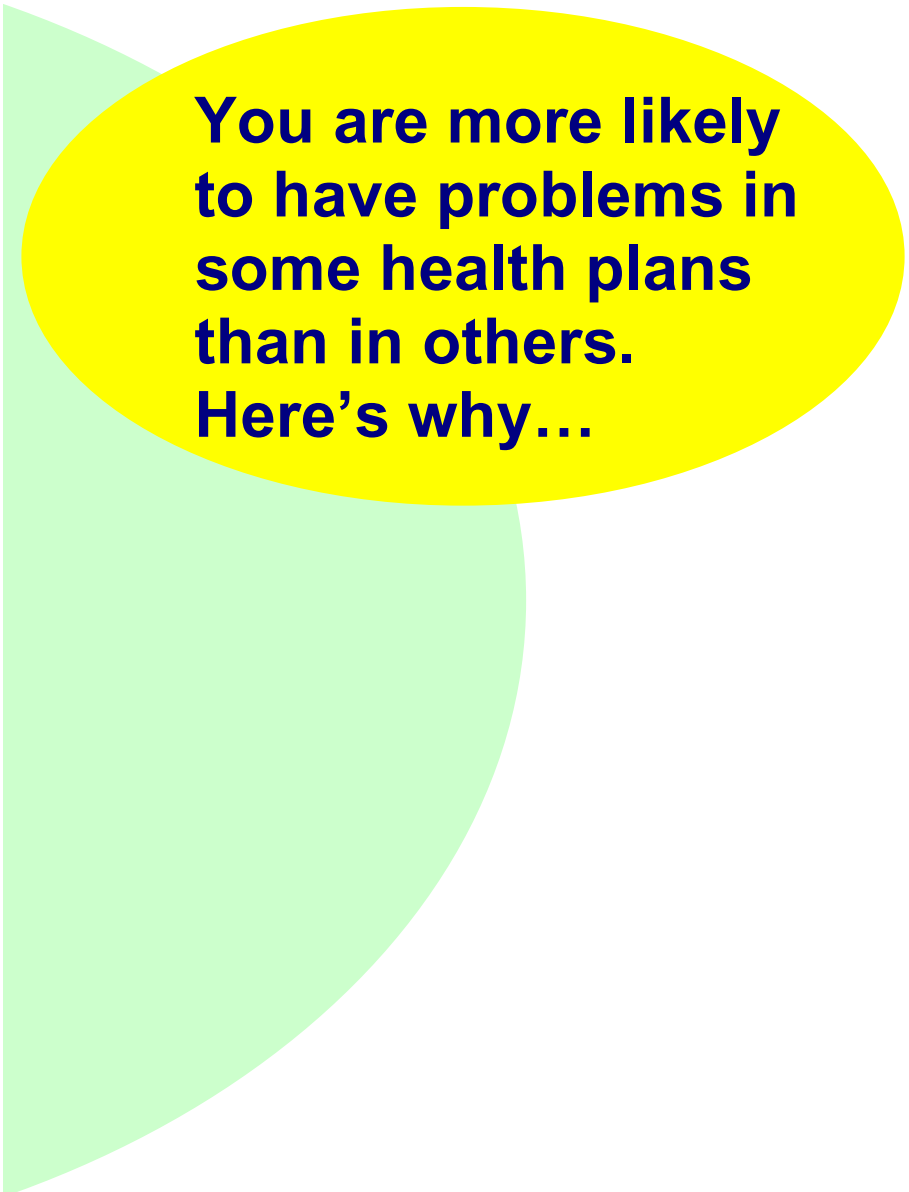
Trade-Offs



**You are more likely  
to have better quality  
in some health plans  
than in others...**

**Health plan quality varies. A higher quality health plan can mean better care for you and your family.**

- Doctors spend enough time with you
- Doctors listen to you
- Doctors explain things well
- You wait in the doctor's office 15 minutes or less past your appointment time
- You get the care you really need
- You can see specialists you want to see
- You get approvals for tests or treatments without delays



**You are more likely  
to have problems in  
some health plans  
than in others.  
Here's why...**

Today, when you pick a plan, you are required to use a particular set of doctors. If these doctors are overworked or don't have good people skills, this may cause you the following problems:

- Doctors don't spend enough time with you
- Doctors don't listen to you
- Doctors don't explain things well
- You wait in the doctor's office more than 15 minutes past your appointment time

Most plans also require you to get prior approvals for certain types of care and have rules about when you can see a specialist. This may cause you the following problems:

- You don't get the care you really need
- You aren't able to see specialists you want to see
- You have delays in getting approvals for tests or treatments

That's why it's important to consider health plan problems along with costs and covered services when you compare plans.

## A quick look at how plans compare

It's as easy as ① - ② - ③ to choose the plan that's right for you



### How people rated their health care

- Based on people's answers to a single question rating their health care on a scale from 0 to 10

★

★★

### Courtesy, respect, and helpfulness of office staff

- Getting care from courteous, respectful, and helpful office staff

★

★★

### Health plan customer service

- Health plan customer service staff gives help that is needed
- Finding information easily in the plan's written materials

★★

★★

### Health plan paperwork and claims processing

- Reasonable number of forms to fill out
- Health plan handles claims quickly and correctly

★★★

★

The stars tell you how each plan compares to the survey average for all plans in the Washington, DC area.

★★★

Fewer problems than the average

★★

About average

★

More problems than the average

The number of stars depends on how big the difference was between a plan's score and the average score for all plans in the Washington, DC area.



# 207 Study Participants

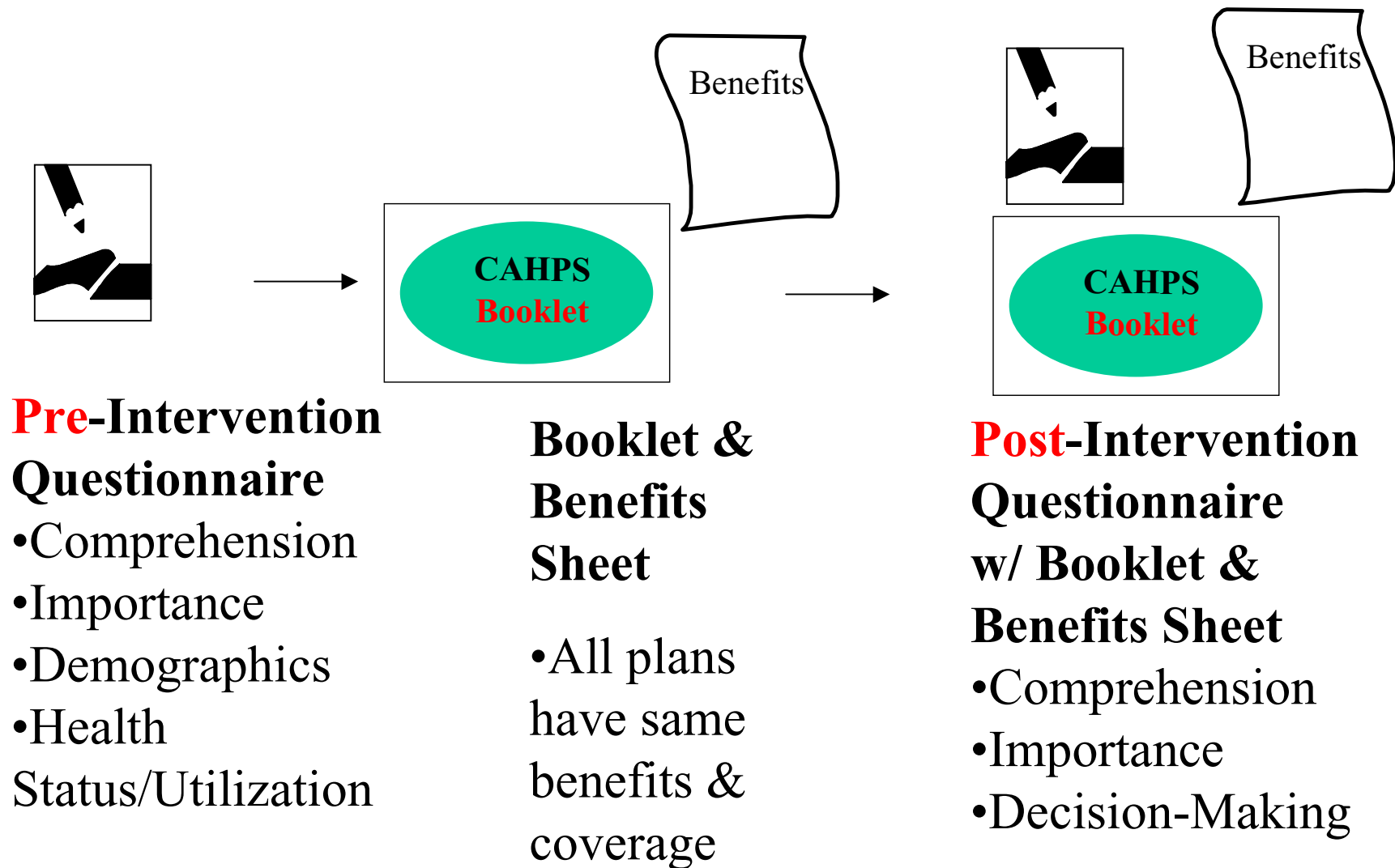
- **Adults ages 18 to 64**
- **Have private health insurance, now or within last 12 months**
- Live in Washington, DC metro area or Raleigh/Durham area
- No vision or hearing problems
- Can read English fluently

# Demographic Characteristics

(n = 207)

- **Education.** 72% at least some college
- **Household Income.** 21% \$60+ K
- **Gender.** 65% female
- **Race.** 61% black or other non-white
- **Age.** 48% 18-34 years, 44% 35-54 years,  
8% 55+ years

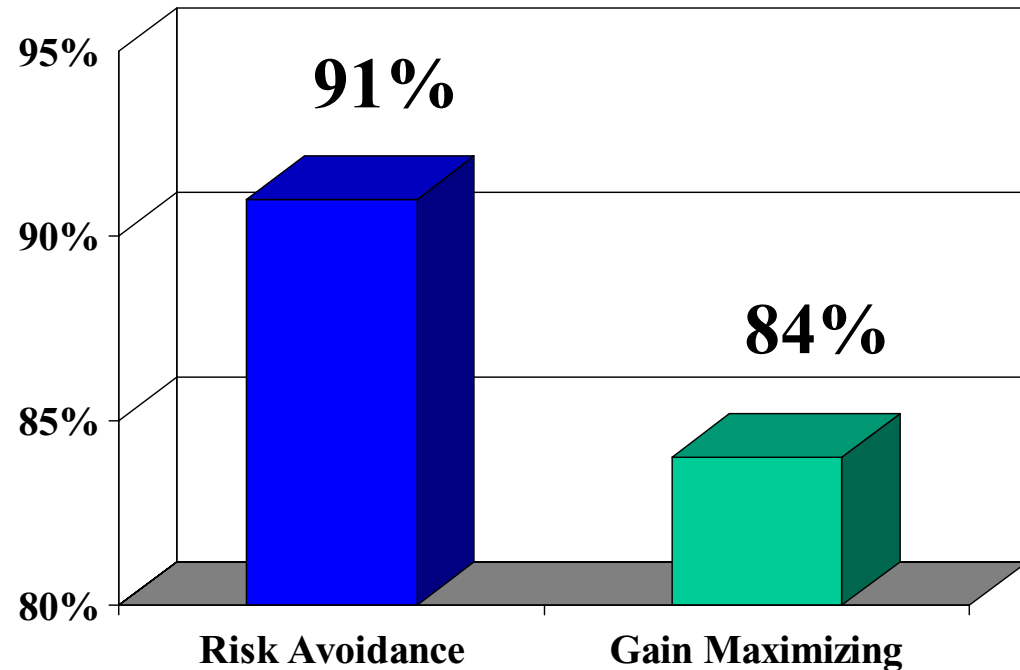
# Procedures



# Comprehension of Comparison Chart

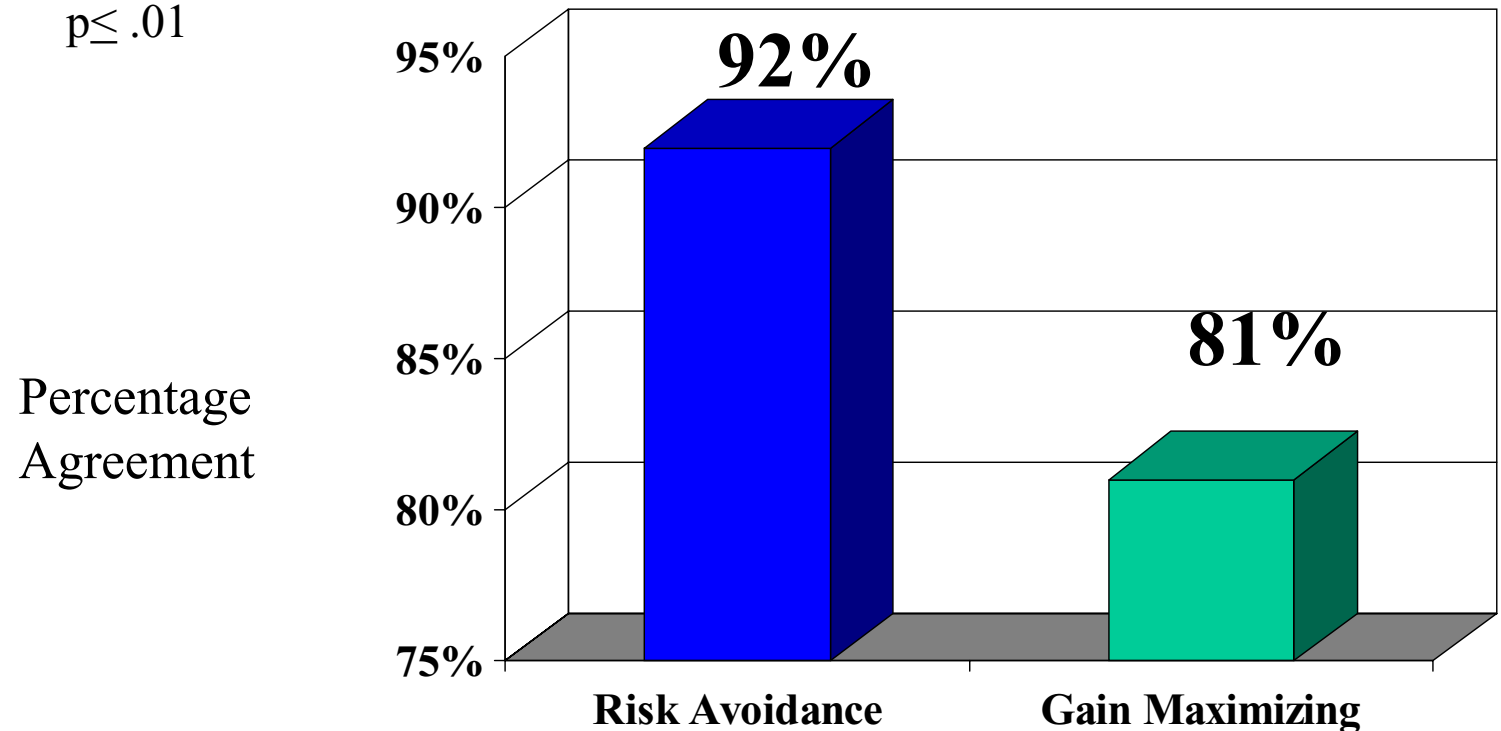
- Those in the **risk avoidance frame** condition **responded correctly more often** to questions about the comparison chart than did those in the **gain maximizing frame** condition.
- FRAMING  $p < .01$

Average  
Percentage  
Correct



# Comprehension of Implications of Choice

- Those in the **risk avoidance frame** condition were **more likely to think that their plan choice makes a difference** in the quality of care and services they receive.
- FRAMING  $p \leq .01$



# Relative Importance of CAHPS

- Respondents had to divide up 100 points among 4 factors based on how important each would be in their plan choice.
- Factors
  - plan member ratings
  - convenience
  - monthly premium
  - whether doctor is in the plan

# Relative Importance of CAHPS

- Respondents given a **risk avoidance frame** and **unelaborated messages**, placed a **higher importance** on plan member ratings (relative to other factors).
- FRAMING\*EFFICACY  $p < .05$

	<b>Elaborated</b>	<b>Unelaborated</b>	<b>Total</b>
<b>Risk Avoidance Frame</b>	20.2	21.9	21.1
<b>Gain Maximizing Frame</b>	20.6	18.7	19.7
<b>Total</b>	20.4	20.3	

# Decision Making Outcomes: Trade-offs

- Participants made decisions about pairs of plans, in each case one of which was clearly a higher quality plan.
  - lower quality plan: 2 stars for all 7 factors
  - higher quality plan: 3 stars for 5 factors, 2 for the others.
- After each choice, participants indicated what they would trade to get the higher quality plan:
  - premium cost (\$0 to Over \$100)
  - driving time convenience (0 min. to Over 60 min.)
  - enroll in a plan where they had to give up regular doctor



# Trading Cost for Higher Quality

- **Higher income** participants in the **risk avoidance frame** condition were willing to **trade more in premium cost** than other groups to obtain a plan rated higher in quality.
- FRAMING\*INCOME  $p < .05$

• Risk Avoidance Frame	\$51
Low income	\$41
High income	<b>\$62*</b>
• Gain Maximizing Frame	\$47
Low income	\$47
High income	\$46

# Trading Convenience for Higher Quality

- **Higher income** participants in the **risk avoidance frame** condition were willing to **trade more driving time** to obtain a plan rated higher in quality.

- FRAMING\*INCOME  $p < .05$

• Risk Avoidance Frame	33 min.
Low income	30 min.
High income	36 min.*
• Gain Maximizing Frame	28 min.
Low income	29.5 min.
High income	26.5 min.

# Trading Own Doctor for Higher Quality

- **Higher income** participants in the **risk avoidance frame** condition were **more willing to give up their regular doctor** to obtain a plan rated higher in quality.
- FRAMING\*INCOME  $p \leq .01$

• Risk Avoidance Frame	64%
Low income	60%
High income	85% *
• Gain Maximizing Frame	66%
Low income	65%
High income	50%

Percentages unadjusted for covariate

# Summary

## **A risk avoidance frame**

- Increases consumers' understanding of the reports
- Increases the perceived importance of CAHPS data relative to other factors
- Increases consumers' willingness to trade-off: cost, convenience, and their own doctor for a higher quality plan.

# Summary

## **Elaborated messages:**

- Reduce consumers' understanding of the reports
- Reduce the perceived importance of CAHPS data relative to other factors
- Have no effect on willingness to make trade-offs for quality

# Implications for Reporting Comparative Performance Data

- It is better to be brief and to the point; fewer words may make the reports easier to use.
- Risk avoidance frame more effective than current approaches
- Important to be evidence based in our approaches to reporting